

AMENDMENTS TO THE SPECIFICATION

Please amend the specification as follows. These amendments correct typographical errors and do not add new matter.

Please amend the paragraph at page 9, line 25 to page 10, line 15 as follows:

The workflow designer 24 includes several functions or components: the designer component (used to establish workflow processes), the loan director (used to oversee applications and workflow), the e-loan director (used to view status), and the bank workflow setup (used to establish workflow parameters). The loan director is a software component comprised of web ~~forms~~ forms and executables that allow a financial institution to perform back-end loan and deposit processing. The software provides a process-based approach to loan and deposit processing. These forms allow the financial institution to establish a checklist for back-end processing that manages the workflow and sends/receives data to and from third party processes. Using built in interprocess communications, the loan director interface manages data access across applications that perform such operations as extending credit scoring, loan document preparation, and other services. The loan director also offers many direct interfaces to such services as Experian, ~~Freddy Mack~~ Freddie Mac, ~~Fanny May~~ Fannie Mae, Calyk Software and others. The loan officer view is a built in software component which allows the loan officer to see the status of any loan on a real time basis. The executive view, another built in software component, provides the

senior executive of the financial institution with up to date information on the number of loans processed in any region or branch, analysis of the productivity of each and every loan officer, and other valuable statistical data on productivity.

Please amend the paragraph at page 12, ll. 8-22 as follows:

To configure the automated loan processing loan system, a systems administrator logs onto the system 10 via the e-loan workflow setup interface, and creates loan categories, sub categories and loan types in the bank and loan databases. The loan categories, subcategories and loan types are provided a data dictionary which a software database attached or linked to the workflow engine. Next, the system administrator assigns decision data items to loan categories, subcategories and loan types. Again, the decision data items are provided by a data dictionary connected to the workflow engine. In addition, the decision data is stored in the bank database. Once the bank database and loan categories, subcategories and loan types have been populated in the data dictionary and the bank database, each financial institution can select loans to administer by choosing appropriate category, subcategory and/or loan type. A financial institution enters selection criteria values for any selection ~~perimeter~~ parameter it wishes to use in making a loan acceptance decision. If no value is entered for the selection criteria item by the financial institution officer or administrator, that selection criteria item is not used.